

**B. In the Specification**

Page 1, under the title, delete ~~U.Y.S.~~, and there insert U.S.

Page 4, line 15, after consumer, delete ~~,~~, and there insert .

Page 31, line 10, delete ~~Mortgagor~~ and there insert Mortgagee.

Page 31, line 11, delete ~~Mortgagor~~ and there insert Mortgagee.

Page 32, line 7, delete ~~Mortgagor~~ and there insert Mortgagee.

Page 35, line 19, delete ~~Mortgagor~~ and there insert Mortgagee.

Page 36, lines 26-28, remove the underline formatting, delete ~~Any~~, and there insert any.

Page 39, line 22, delete ~~hether~~, and insert whether.

Page 40, line 11, delete ~~Mortgagor~~ and there insert Mortgagee.

Page 40, line 29, delete ~~Mortgagor~~ and there insert Mortgagee.

Page 45, line 14, delete ~~mortgage-While~~, and there insert mortgage. While.

Page 53, line 30, delete ~~mortgagor~~ and there insert mortgagee.

Page 53, line 31, delete ~~mortgagor~~ and there insert mortgagee.

Page 54, line 2, delete ~~Mortgagor~~ and there insert Mortgagee.

Page 55, line 9, after one-, delete ~~me~~, and there insert time.

Page 55, line 22, after may, insert be.